Case 04-40312 Doc 1 Filed 10/29/04 Entered 10/29/04 17:42:26 Desc Main (Official Form 1) (12/03) Document Page 1 of 31

FORM B1 **United States Bankruptcy Court Voluntary Petition** Northern District of Illinois Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Goodrich, Carrie B. All Other Names used by the Debtor in the last 6 years All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): (if more than one, state all): xxx-xx-4087 Street Address of Debtor (No. & Street, City, State & Zip Code): Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 9853 S. Beverly Chicago, IL 60643 County of Residence or of the County of Residence or of the Cook Principal Place of Business: Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): Location of Principal Assets of Business Debtor (if different from street address above): **Information Regarding the Debtor (Check the Applicable Boxes) Venue** (Check any applicable box) ■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. **Type of Debtor** (Check all boxes that apply) Chapter or Section of Bankruptcy Code Under Which Railroad the Petition is Filed (Check one box) Individual(s) ☐ Corporation ☐ Stockbroker ☐ Chapter 11 ☐ Chapter 7 Chapter 13 ☐ Partnership ☐ Commodity Broker ☐ Chapter 9 ☐ Chapter 12 ☐ Clearing Bank ☐ Other ☐ Sec. 304 - Case ancillary to foreign proceeding Nature of Debts (Check one box) Filing Fee (Check one box) Consumer/Non-Business ■ Business Full Filing Fee attached ☐ Filing Fee to be paid in installments (Applicable to individuals only.) **Chapter 11 Small Business** (Check all boxes that apply) Must attach signed application for the court's consideration ☐ Debtor is a small business as defined in 11 U.S.C. § 101 certifying that the debtor is unable to pay fee except in installments. ☐ Debtor is and elects to be considered a small business under Rule 1006(b). See Official Form No. 3. 11 U.S.C. § 1121(e) (Optional) Statistical/Administrative Information (Estimates only) THIS SPACE IS FOR COURT USE ONLY ■ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 1-15 100-199 200-999 1000-over 16-49 50-99 П П Estimated Assets \$50,001 to \$100,001 to \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to More than \$0 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П П П Estimated Debts \$500,001 to \$1,000,001 to \$10,000,001 to \$50,000,001 to \$0 to \$50.001 to \$100,001 to More than \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million \$100 million \$100 million П П П П П П

(Official Form Cases) 4-40312 Doc 1 Filed 10/29/04	Entered 10/29/04 17:42	
Voluntary Petition Document	Nage 12:10fr31	FORM B1, Page 2
(This page must be completed and filed in every case)	Goodrich, Carrie B.	
Prior Bankruptcy Case Filed Within Last 6	Voors (If more than one attach addit	ional chaat)
Location Where Filed: - None -	Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:
Signs	atures	
Signature(s) of Debtor(s) (Individual/Joint)	Exi	hibit A
I declare under penalty of perjury that the information provided in this	(To be completed if debtor is require	ed to file periodic reports (e.g., forms
petition is true and correct.	10K and 10Q) with the Securities an	d Exchange Commission pursuant to
[If petitioner is an individual whose debts are primarily consumer debts	Section 13 or 15(d) of the Securities	Exchange Act of 1934 and is
and has chosen to file under chapter 7] I am aware that I may proceed	requesting relief under chapter 11)	
under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	☐ Exhibit A is attached and mad	le a part of this petition.
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States	(To be completed it	f debtor is an individual
Code, specified in this petition.	whose debts are pri	marily consumer debts)
	I, the attorney for the petitioner nam	
X /s/ Carrie B. Goodrich	that I have informed the petitioner the chapter 7, 11, 12, or 13 of title 11, U	
Signature of Debtor Carrie B. Goodrich	explained the relief available under	
₹7	-	•
X	X <u>/s/ Xiaoming Wu ARDC No</u> Signature of Attorney for Debto	<b>6. 62/4335October 27, 2004</b> r(s) Date
Signature of Joint Debtor	Xiaoming Wu ARDC No. 6	
		hibit C
Telephone Number (If not represented by attorney)	Does the debtor own or have posses	
October 27, 2004	a threat of imminent and identifiable	
Date	safety?	
	☐ Yes, and Exhibit C is attached	l and made a part of this petition.
Signature of Attorney X /s/ Xiaoming Wu ARDC No. 6274335	■ No	
Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
	I certify that I am a bankruptcy petit	ion preparer as defined in 11 U.S.C.
Xiaoming Wu ARDC No. 6274335	§ 110, that I prepared this document	
Printed Name of Attorney for Debtor(s)	provided the debtor with a copy of the	his document.
LEDFORD & WU		
Firm Name	Printed Name of Bankruptcy Pe	tition Preparer
200 S. Michigan Avenue, Suite 209		
Chicago, IL 60604-2406	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)
Address	7	
Address Email: notice@ledfordwu.com _(312) 294-4400 Fax: (312) 294-4410		
Telephone Number		
•	Address	
October 27, 2004	Names and Social Security num	bers of all other individuals who
Date	prepared or assisted in preparing	g this document:
Signature of Debtor (Corporation/Partnership)	l r r r r r	-
I declare under penalty of perjury that the information provided in this		
petition is true and correct, and that I have been authorized to file this		
petition on behalf of the debtor.  The debtor requests relief in accordance with the shorter of title 11	If more than one person propers	ed this document, attach additional
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approx	oriate official form for each person.
		· ·
X	Signature of Bankruptcy Petition	
Signature of Authorized Individual	Signature of Bankruptcy Petition	n Preparer
Printed Name of Authorized Individual	Date	
	A honlymanton motifies a second	failure to comply with the
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe	stanure to comply with the
Tido of Munorizod marvidual	Procedure may result in fines or	imprisonment or both. 11
Data	U.S.C. § 110; 18 U.S.C. § 156.	r
Date		

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# **United States Bankruptcy Court Northern District of Illinois**

In re	Carrie B. Goodrich		Case No	
-		Debtor ,		
			Chapter	13

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	140,000.00		
B - Personal Property	Yes	3	7,875.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		108,454.89	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		5,951.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,204.05
J - Current Expenditures of Individual Debtor(s)	Yes	1			851.80
Total Number of Sheets of ALL S	Schedules	15			
	Т	otal Assets	147,875.00		
		l	Total Liabilities	114,405.89	

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

# Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

# Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

### Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Carrie B. Goodrich	October 27, 2004	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.

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In re	Carrie B. Goodrich	Case No.	
•		Debtor	

### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property  Nature of Debtor's Interest in Property  Nature of Debtor's Interest in Property  Nature of Debtor's Joint, or Community  Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Residence (Single Family)	Fee simple	-	140,000.00	104,384.84
	Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > 140,000.00 (Total of this page)

Total > **140,000.00** 

(Report also on Summary of Schedules)

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In re	Carrie B. Goodrich	Case No.	
-		Debtor ,	

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	LaSalle Bank - Checking Account No. xxxxxx6566	-	700.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. Household Goods: Sofa, Loveseat, (3) Televisions, VCR, Coffee Table, Dining Table/Chairs, Refrigerator, Stove, Microwave, Dishwasher, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Set, Stereo, Lamps, Telephone, Lawnmower, Misc. Hand Tools	-	1,200.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc. Books, Pictures		50.00
6.	Wearing apparel.	Used Personal Clothing	-	300.00
7.	Furs and jewelry.	Misc. Jewelry, Wedding Ring, Watch	-	200.00
8.	Firearms and sports, photographic, and other hobby equipment.	X		
			Sub-Tot	al > <b>2,450.00</b>

**2** continuation sheets attached to the Schedule of Personal Property

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In	re Carrie B. Goodrich		<del>,</del>	Case No.	
			Debtor		
		SCHED	OULE B. PERSONAL PROPER? (Continuation Sheet)	ГҮ	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
€.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	Х			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Т)	Sub-Tota otal of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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In	re Carrie B. Goodrich		<del>,</del>	Case No	
			Debtor		
		SCHED	OULE B. PERSONAL PROPERT (Continuation Sheet)	<b>Y</b>	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	х			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	X			
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	2000 F	ord Focus	-	5,425.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	X			
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	X			
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			
				Sub-Tot	al > 5,425.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

(Total of this page)
Total >

7,875.00

In re	Carrie B. Goodrich	Case No	
-		,	

# SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2):

Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

	11 1 2		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property Residence (Single Family) Location: 9853 S. Beverly, Chicago IL	735 ILCS 5/12-901 735 ILCS 5/12-902	7,500.00 7,500.00	140,000.00
Checking, Savings, or Other Financial Accounts, C LaSalle Bank - Checking Account No. xxxxxx6566	Certificates of Deposit 735 ILCS 5/12-1001(b)	700.00	700.00
Household Goods and Furnishings Misc. Household Goods: Sofa, Loveseat, (3) Televisions, VCR, Coffee Table, Dining Table/Chairs, Refrigerator, Stove, Microwave, Dishwasher, Washer/Dryer, Pots/Pans, Dishes/Flatware, Vacuum, Coffe Maker, Bedroom Set, Stereo, Lamps, Telephone, Lawnmower, Misc. Hand Tools	735 ILCS 5/12-1001(b)	1,200.00	1,200.00
Books, Pictures and Other Art Objects; Collectible Misc. Books, Pictures	<u>s</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel Used Personal Clothing	735 ILCS 5/12-1001(a)	300.00	300.00
<u>Furs and Jewelry</u> Misc. Jewelry, Wedding Ring, Watch	735 ILCS 5/12-1001(a)	200.00	200.00
Automobiles, Trucks, Trailers, and Other Vehicles 2000 Ford Focus	735 ILCS 5/12-1001(c)	1,200.00	5,425.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

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Form B6D (12/03)

In re	Carrie B. Goodrich	Case No.	
-		Debtor ,	

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

			ig secured claims to report on this schedule D.					
CDEDITOD'S NAME	CC	Hu	sband, Wife, Joint, or Community	CO	U	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN		UNLLQULDATED	SPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. xxxxxx1066			Mortgage	T	T			
Creditor #: 1 Chase Manhattan Mortgage Corp 3415 Vision Drive Dept G-7 Columbus, OH 43219-6009		-	Residence (Single Family) Location: 9853 S. Beverly, Chicago IL		D			
A N	╀	$\vdash$	Value \$ 140,000.00	$\vdash$		H	104,384.84	0.00
Account No.  Representing: Chase Manhattan Mortgage Corp			Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602					
			Value \$					
Account No.  Creditor #: 2 Ford Motor Credit Co. Drawer 55-953 PO Box 55000 Detroit, MI 48255-0953		_	Purchase Money Security 2000 Ford Focus					
			Value \$ 5,425.00				4,070.05	0.00
Account No.  Representing: Ford Motor Credit Co.			Ford Motor Credit Company PO Box 64400 Colorado Springs, CO 80962					
				Subt			108,454.89	
			(Total of t	T	ota	al	108,454.89	

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Form B6E (04/04)

In re	Carrie B. Goodrich	Case No	
-		Dobtor ,	
		Debtor	

# SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
 TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
 □ Extensions of credit in an involuntary case
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

 $\square$  Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 $\square$  Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Λ	continuation	01-0040	0440 ala a

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Form B6F (12/03)

In re	Carrie B. Goodrich		Case No.	
-		Debtor	<del>-</del> ?	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	CO	U	D	
AND MAILING ADDRÉSS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C	CONSIDERATION FOR CLAIM IF CLAIM	O N H L N G H N	Z L Q U L D	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx4239			Credit card purchases	T	Ī		
Creditor #: 1 Capital One Bank PO Box 85064 Glen Allen, VA 23058		-			E D		1,413.00
Account No. xxx8483	-	H	Collection For Evergreen Emergency Services	+	+		
Creditor #: 2 Medical Collections System 725 S. Wells St., Ste. 700 Chicago, IL 60607-4521		-					300.00
Account No.		H	Evergreen Emergency Services		$\vdash$		
Representing: Medical Collections System			PO Box 428080 Evergreen Park, IL 60805				
Account No. xxxxxxx7148	-		Medical or Dental Services	+	$\vdash$		
Creditor #: 3 Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332		-					67.00
_3 continuation sheets attached			(Total of	Sub this			1,780.00

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Form B6F - Cont. (12/03)

In re	Carrie B. Goodrich	Case No.	
-		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community		U N L	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M		NT I NGEN	-10	Į U Į	AMOUNT OF CLAIM
Account No.			Nationwide Credit & Collection	Т	T E D		
Representing:			9919 W. Roosevelt Rd.	$\vdash$	D	-	
Mercy Hospital			Westchester, IL 60154				
Account No. xxxxx4029	╁		Medical or Dental Services	+	╁	╁	
Creditor #: 4 Michael Reese Hosp. & Med Ctr PO Box 92286 Chicago, IL 60675		-					
							150.00
Account No.	t		Premium Asset Recovery	$\dagger$			
Representing: Michael Reese Hosp. & Med Ctr			600 S. Dixie Highway, Suite 211 Boca Raton, FL 33432				
Account No.	t	H	Medical or Dental Services	+			
Creditor #: 5 Northwestern Memorial Hospital 303 E. Superiror St. Chicago, IL 60611-3053		-					876.00
Account No.	╁	$\vdash$	Pellettieri & Associates	+	+	$\vdash$	
Representing: Northwestern Memorial Hospital			991 Oak Creek Drive Lombard, IL 60148				
Sheet no. 1 of 3 sheets attached to Schedule of				Sub			1,026.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1

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Form B6F - Cont. (12/03)

In re	Carrie B. Goodrich	Case No.	
_		Debtor ,	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	00	; U	ŢŢ	D D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O NT I NG E NT		֝֟֝֟֝֝֟֝֝֟֝֝֟֝֝֝֟֝֝֝֟֝֝֟֝֝ ֓֓֞֓֞֞֓֞֓֞֞֓֞	S	AMOUNT OF CLAIM
Account No.			Utility					
Creditor #: 6 People's Gas Attn: Special Projects 130 E. Randolph Dr. Chicago, IL 60601		-				)		316.00
Account No. xxxxxx3393			Medical or Dental Services	T	Т	T	T	
Creditor #: 7 Radiological Physicians PO Box 2150 Bedford Park, IL 60499		-						80.00
Account No.	H		Nationwide Credit & Collection	+	+	+	$\dashv$	
Representing: Radiological Physicians	-		9919 W. Roosevelt Rd. Westchester, IL 60154					
Account No.	t		Northwest Collectors	+	+	$\dagger$	寸	
Representing: Radiological Physicians			3601 Algonquin Rd., Suite 50 Rolling Meadows, IL 60008-3104					
Account No. xxxx-xxxx-4245			Credit card purchases	T	T	T	7	
Creditor #: 8 Sherman Acquisition LP Resurgent Capital Services PO Box 10587 Greenville, SC 29603		-						2,749.00
Sheet no. 2 of 3 sheets attached to Schedule of				Sub	otot	al	٦	3,145.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	this	s pa	ıge	<u>)</u> [	3,143.00

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Form B6F - Cont. (12/03)

In re	Carrie B. Goodrich	Case No.	
-		Debtor	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS	CODE	Н	ISBAND, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND	C O N T	UNL	DISE	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C J M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NGENT	IΩ	U T	AMOUNT OF CLAIM
Account No.			CB&T	T	T		
Representing:	1		PO Box 105555	L	D	_	_
Sherman Acquisition LP			Atlanta, GA 30348-5555				
Account No.	┞	┝		+	╀	╀	
Account No.	l						
				L			
Account No.							
Account No.				T	T	T	
	i						
Account No.	$\vdash$	$\vdash$		+	+	+	
The count 110.	1						
				بل		Ļ	
Sheet no. 3 of 3 sheets attached to Schedule of				Sub			0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
					Γota		5,951.00
			(Report on Summary of So	chec	dule	es)	5,951.00

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In re	Carrie B. Goodrich	Case No	
-		Debtor	
	SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES		
D	Describe all executory contracts of any nature and all unex	xpired leases of real or personal property. Include any timeshare interests.	

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

o continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

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In re	Carrie B. Goodrich	Case No.
		Debtor ,
	SCHEDULE H	. CODEBTORS
debto repor imme	or in the schedules of creditors. Include all guarantors and co-signers	other than a spouse in a joint case, that is also liable on any debts listed by . In community property states, a married debtor not filing a joint case should le. Include all names used by the nondebtor spouse during the six years

NAME AND ADDRESS OF CREDITOR

NAME AND ADDRESS OF CODEBTOR

Form B6I (12/03)

In re	Carrie B. Goodrich	Case No.	
_	·	Debtor	

# SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

<i>5</i> 1	in is fined, unless the spouses are separated and a joint pet	tion is not i	ilica.		
Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP	AGE	,		
	None.				
Widowed					
widowed					
EMPLOYMENT:	DEBTOR		SPOUSI	<u> </u>	
Occupation Ho	omemaker				
	reda Nursing Services, Inc.				
<u> </u>	Year				
	31 Huntington Drive			-	
	lumet City, IL 60409				
3.	marriet Sity, 12 00400				
INCOME: (Estimate of a	average monthly income)		DEBTOR	S	POUSE
*	ges, salary, and commissions (pro rate if not paid monthl	ly) \$	1,060.04	\$	N/A
• •	ne	\$	0.00	\$	N/A
•		\$	1,060.04	\$	N/A
LESS PAYROLL DE			1,000101		
	ocial security	•	165.99	•	N/A
		ψ <u></u>	0.00	\$ \$	N/A
		φ	0.00	φ	N/A
		<b>э</b>		φ <u> </u>	
d. Other (Specify)		\$	0.00 0.00	\$	N/A N/A
SUBTOTAL OF DAY	ROLL DEDUCTIONS	Ψ	165.99	<u>\$</u>	N/A
	TAKE HOME PAY	\$	894.05	\$	N/A
		Ψ	034.03	Ψ	IV/A
	ration of business or profession or farm (attach detailed	\$	0.00	\$	N/A
	·	\$ \$	400.00	φ	N/A
		· · · · ·		φ	
		\$	0.00	\$	N/A
	support payments payable to the debtor for the debtor's u		0.00	¢	N/A
	d above	\$	0.00	<b>p</b>	IN/A
Social security or other go (Specify) <b>Social Securit</b>	overnment assistance	\$	910.00	\$	N/A
(Specify) Social Security	<u>,</u>	\$ \$	0.00	\$	N/A
Pension or retirement inco	ome	Ф <u>——</u>	0.00	φ ¢	N/A
Other monthly income	MIIC	Ψ	0.00	Ψ	14/7
(Specify)		\$	0.00	\$	N/A
(Specify)		\$ <u></u>	0.00	\$	N/A
TOTAL MONTHLY INC	OME	\$	2,204.05	\$	N/A
				Ψ	
TOTAL COMBINED MO	NTHLY INCOME \$ <u>2,204.05</u>	(R	Report also on Sun	шагу от	schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

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In re Carrie B. Goodrich	Case No.	
Debtor	,	
SCHEDULE J. CURRENT EXPENDITURES OF	INDIVIDUAL DEBTOI	R(S)
Complete this schedule by estimating the average monthly expenses of the demade bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	ebtor and the debtor's family. Pro	rate any paymen
☐ Check this box if a joint petition is filed and debtor's spouse maintains a se expenditures labeled "Spouse."	eparate household. Complete a s	eparate schedule o
Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
Are real estate taxes included? YesX No		
Is property insurance included? Yes X No		
Utilities: Electricity and heating fuel		
Water and sewer		35.00
Telephone	·	
Other		
Home maintenance (repairs and upkeep)		40.00
Food	· · · · · · · · · · · · · · · · · · ·	
Clothing	·	20.00
Laundry and dry cleaning	· · · · · · · · · · · · · · · · · · ·	25.00
Medical and dental expenses	· · · · · · · · · · · · · · · · · · ·	25.00
Transportation (not including car payments)	· · · · · · · · · · · · · · · · · · ·	80.00
Recreation, clubs and entertainment, newspapers, magazines, etc		· · · · · · · · · · · · · · · · · · ·
Charitable contributions		10.00
Insurance (not deducted from wages or included in home mortgage payments)	ф	2.22
Homeowner's or renter's		<u>0.00</u> 28.80
Health		0.00
Auto		38.00
Other	\$ <u> </u>	0.00
	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be i		
Auto		0.00
Other Other		0.00
Other		
Alimony, maintenance, and support paid to others	\$	
Payments for support of additional dependents not living at your home	· · · · · · · · · · · · · · · · · · ·	•
Regular expenses from operation of business, profession, or farm (attach details		
Other Auto Repairs / Maintenence	· · · · · · · · · · · · · · · · · · ·	
Other Haircuts / Personal Care		30.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		851.80
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	1 11 11 21	11 .
Provide the information requested below, including whether plan payments are to	be made bi-weekly, monthly, a	nnually, or at son
other regular interval.	Φ	\F
A. Total projected monthly income		
B. Total projected monthly expenses		
C. Excess income (A minus B)		
D. Total amount to be paid into plan each	\$ 1,350.0	JU

(interval)

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# United States Bankruptcy Court Northern District of Illinois

In re	Carrie B. Goodrich		Case No.	
		Debtor(s)	Chapter	13
			-	

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Date	October 27, 2004	Signature	/s/ Carrie B. Goodrich
		_	Carrie B. Goodrich
			Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Form 7 (12/03)

# United States Bankruptcy Court Northern District of Illinois

In re	Carrie B. Goodrich		Case No.	
		Debtor(s)	Chapter	13

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE (if more than one) \$4,802.00 Year to date Income \$4,500.00 2003 Income

\$6,467.00 2002 Income

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$9,100.00 Year to date Retirement Income

\$10,800.00 2003 Retirement Income \$10,400.00 2002 Retirement Income

#### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who

are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
Chase Manhattan Mortgage
Corp. v. Goodrich, Case No.

NATURE OF PROCEEDING
NATURE OF PROCEEDING
Circuit Court-Cook County
Circuit Court-Cook County
Pending
Pending

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED
DATE OF SEIZURE
DESCRIPTION AND VALUE OF

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION,
NAME AND ADDRESS OF FORECLOSURE SALE, DESCRIPTION AND VALUE OF
CREDITOR OR SELLER TRANSFER OR RETURN PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF
NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

3

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR. IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE LEDFORD & WU 200 S. Michigan Avenue, Suite 209 Chicago, IL 60604-2406 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 10/2004 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1.000.00

## 10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

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#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

4

NAME AND ADDRESS OF INSTITUTION

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

\_

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all property owned by

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

TAXPAYER BEGINNING AND ENDING
NAME I.D. NO. (EIN) ADDRESS NATURE OF BUSINESS DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

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Best Case Bankruptcy

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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY
DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY DATE OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

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#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

7

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year None immediately preceding the commencement of this case.

NAME AND ADDRESS DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

#### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date October 27, 2004 Signature /s/ Carrie B. Goodrich Carrie B. Goodrich

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court
Northern District of Illinois

In re	Carrie B. Goodrich		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPEN	NSATION OF ATTO	RNEY FOR DI	EBTOR(S)
c	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule ompensation paid to me within one year before the filing erendered on behalf of the debtor(s) in contemplation of	ng of the petition in bankrupto	ey, or agreed to be pa	id to me, for services rendered or to
	For legal services, I have agreed to accept		\$	2,700.00
	Prior to the filing of this statement I have received		\$	1,000.00
	Balance Due		\$	1,700.00
2. T	he source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3. T	he source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4. <b>I</b>	I have not agreed to share the above-disclosed compe	ensation with any other person	n unless they are men	abers and associates of my law firm
a b c	A return for the above-disclosed fee, I have agreed to ren Analysis of the debtor's financial situation, and render Preparation and filing of any petition, schedules, state Representation of the debtor at the meeting of credito [Other provisions as needed]  Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ring advice to the debtor in de ement of affairs and plan which its and confirmation hearing, a reduce to market value ons as needed; preparate	etermining whether to the may be required; and any adjourned hear to exemption plant tion and filing of	file a petition in bankruptcy; arings thereof; ning; negotiation and filing o motions pursuant to 11 USC
5. B	y agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any adv			
	case; hearings on reaffirmation agreem work in a Chapter 13 case unless the agrees, amending a petition, list, schedule case, attending additional creditors' med good reason and prior notice.	nents; conversion; post- oplicable Model Retention or statement postpetition	discharge litigation Agreement proven not due to coun	n; appeals; post-confirmation ides otherwise; in a Chapter 7 sel's fault; and, in a Chapter 7
	work in a Chapter 13 case unless the ap case, amending a petition, list, schedule case, attending additional creditors' med	nents; conversion; post- oplicable Model Retention or statement postpetition	discharge litigation Agreement proven not due to coun	n; appeals; post-confirmation ides otherwise; in a Chapter 7 sel's fault; and, in a Chapter 7
	work in a Chapter 13 case unless the ap case, amending a petition, list, schedule case, attending additional creditors' med	nents; conversion; post-opplicable Model Retention or statement postpetition etings due to the debtor'  CERTIFICATION	discharge litigation Agreement provon In not due to coun In failure to appear	n; appeals; post-confirmation ides otherwise; in a Chapter 7 sel's fault; and, in a Chapter 7 at the first meeting without a
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this ba	work in a Chapter 13 case unless the ap case, amending a petition, list, schedule case, attending additional creditors' med good reason and prior notice.  certify that the foregoing is a complete statement of an inkruptcy proceeding.	nents; conversion; post-oplicable Model Retention or statement postpetition etings due to the debtor'  CERTIFICATION  The agreement or arrangement  /s/ Xiaoming Wu Xiaoming Wu Xiaoming Wu AR LEDFORD & WU 200 S. Michigan Chicago, IL 6060	discharge litigation Agreement proven not due to count in a failure to appear for payment to me for ARDC No. 6274335  AVENUE, Suite 209	n; appeals; post-confirmation ides otherwise; in a Chapter 7 sel's fault; and, in a Chapter 7 at the first meeting without a per representation of the debtor(s) in 35

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# **United States Bankruptcy Court** Northern District of Illinois

In re	Carrie B. Goodrich		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
	V.D.	MITCHION OF CREDITOR W	12 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
		Number of	Creditors:	18
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to t	he best of my
Date:	October 27, 2004	/s/ Carrie B. Goodrich Carrie B. Goodrich Signature of Debtor		

Capital One Bank PO Box 85064 Glen Allen, VA 23058

CB&T PO Box 105555 Atlanta, GA 30348-5555

Chase Manhattan Mortgage Corp 3415 Vision Drive Dept G-7 Columbus, OH 43219-6009

Evergreen Emergency Services PO Box 428080 Evergreen Park, IL 60805

Ford Motor Credit Co. Drawer 55-953 PO Box 55000 Detroit, MI 48255-0953

Ford Motor Credit Company PO Box 64400 Colorado Springs, CO 80962

Medical Collections System 725 S. Wells St., Ste. 700 Chicago, IL 60607-4521

Mercy Hospital 2525 S. Michigan Ave. Chicago, IL 60616-2332

Michael Reese Hosp. & Med Ctr PO Box 92286 Chicago, IL 60675

Nationwide Credit & Collection 9919 W. Roosevelt Rd. Westchester, IL 60154

Northwest Collectors 3601 Algonquin Rd., Suite 50 Rolling Meadows, IL 60008-3104 Northwestern Memorial Hospital 303 E. Superiror St. Chicago, IL 60611-3053

Pellettieri & Associates 991 Oak Creek Drive Lombard, IL 60148

People's Gas Attn: Special Projects 130 E. Randolph Dr. Chicago, IL 60601

Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602

Premium Asset Recovery 600 S. Dixie Highway, Suite 211 Boca Raton, FL 33432

Radiological Physicians PO Box 2150 Bedford Park, IL 60499

Sherman Acquisition LP Resurgent Capital Services PO Box 10587 Greenville, SC 29603